



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/410,825	10/01/1999	ARTHUR WILLARD CHAFFEE	027756-0101	7525

7590 03/31/2003

FOLEY & LARDNER
2029 CENTURY PARK EAST
35TH FLOOR
LOS ANGELES, CA 900673021

EXAMINER

SUBRAMANIAN, NARAYANSWAMY

ART UNIT PAPER NUMBER

3624

DATE MAILED: 03/31/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/410,825

Applicant(s)

CHAFFEE, ARTHUR WILLARD

Examiner

Narayanswamy Subramanian

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 06 March 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 71-151 is/are pending in the application.
- 4a) Of the above claim(s) 141-151 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 71-140 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☒ Claim(s) 141-151 are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. This communication is in response to applicant's Continued Prosecution Application request filed on March 6, 2003. The newly submitted claims 71-151 have been entered and examined. The restrictions and rejections are stated below.

Election/Restrictions

2. Restriction to one of the following inventions is required under 35 U.S.C. 121:
- I. Claims 71-140, drawn to a method of producing a financial position report for an investment portfolio, classified in class 705, subclass 36.
 - II. Claims 141-151, drawn to a method of producing a commission period report for an investment portfolio, classified in class 705, subclass 36.

The inventions are distinct, each from the other because of the following reasons:

3. Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I provides a financial position report that describes the balance sheet and net worth of the portfolio to the owner. Invention II provides a report on the commissions paid during a period and is more related to the income statement of the portfolio. Hence these two reports have different utilities to the owner. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group II, restriction for examination purposes as indicated is proper.

During an initial telephone conversation with Mr. Ronald Coslick on March 18, 2003 and a subsequent follow up on March 19, 2003 a provisional election was made without traverse to

Art Unit: 3624

prosecute the invention of a method of producing a financial position report for an investment portfolio, claims 71-140. Affirmation of this election must be made by applicant in replying to this office action. Claims 141-151 are withdrawn from further consideration by the examiner, 37 CFR 1.142(b), as being drawn to a non-elected invention. Applicant is respectfully advised to cancel the non-elected claims in response to this office action.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter, which the applicant regards as his invention.

5. Claim 125 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 125 is dependant on claim 17, which has been canceled. Clarification is required.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Art Unit: 3624

7. Claims 71-140 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis (US Patent 2002/0065752 A1) in view of Park (US Patent 6058375) and further in view of Cannon et al (US Patent 6154729).

With reference to Claim 71, Lewis discloses a method of producing a financial position report for an investment portfolio, comprising: obtaining single entry transaction data records for individual transactions of the investment portfolio; generating reports supporting the calculations made by the Calculations server. (See Lewis Pages 3 and 4 Paragraphs 23-26, 28 and 33-36).

Lewis does not explicitly disclose the steps of calculating double entry asset, liability and equity balances for the portfolio using the transaction data records and generating a financial position report that presents the asset, liability and equity balances of the portfolio in a double entry format.

Park teaches the steps of calculating double entry asset, liability and equity balances for the portfolio using the transaction data records and generating a financial position report for the portfolio that presents the asset, liability and equity balances of the portfolio in a double entry format. (See Park Column 6 line 65 – Column 21 line 30). The step wherein the sum of the portfolio asset balances equals the sum of the portfolio liability balances and the portfolio equity balances is implied by a balance sheet.

It would have been obvious to one with ordinary skill in the art at the time the invention was made to include the step taught by Park to the invention of Lewis. The combination of the teaching taken as a whole suggests that investors would have benefited from having a better understanding of the overall financial position of the portfolio by having it in the form of a balance sheet.

Art Unit: 3624

Both Park and Lewis combined fail to teach the step of having the asset, liability and equity balances displayed on the report to be hyperlinked to a corresponding report supporting the respective balance.

Cannon teaches the step of hyper linking items on a list to reports that give more details about the items. (See Cannon Column 2 line 60 – Column 3 line 44). Hyperlinks provide easy and quick access to more information about the item of interest.

It would have been obvious to one with ordinary skill in the art at the time the invention was made to include the step taught by Cannon and Park to the invention of Lewis. The combination of the teaching taken as a whole suggests that investors would have benefited from having quick and easy access to additional information about each balance item on the report.

With reference to Claim 72, Lewis discloses a method of claim 71 wherein a transaction data record comprises a date, an identifier of a security, a number of shares, a transaction price, and a transaction type. (See Lewis Page 8 Paragraph 101)

With reference to Claim 73, Lewis discloses a method of claim 72 wherein the transaction data record further comprises a cash disbursed amount. (See Lewis Page 5 Paragraph 70)

With reference to Claim 74, Lewis discloses a method of claim 73 wherein the transaction data record further comprises a margin borrowed amount. (See Lewis Page 10 Paragraph 127 and Page 11 Paragraph 138)

With reference to Claim 75, Lewis discloses a method of claim 71 further comprising receiving transaction data characterizing a hypothetical what-if transaction. (See Lewis Page 3 Paragraphs 23 and 33). The tailoring of the process by the user is interpreted to include the step

Art Unit: 3624

of specifying a hypothetical sale and generating a report based on the hypothetical sale. The steps of recalculating said asset, liability and equity balances for the portfolio using said transaction data records and said what-if transaction data; and presenting said financial position report using said recalculated asset, liability and equity balances are implied by the combined teachings of Park and Lewis.

With reference to Claim 76, Lewis discloses a method of claim 71 wherein the asset balances include a cash balance. (See Lewis Page 3 Paragraph 26)

With reference to Claim 77, Lewis discloses a method of claim 76, wherein the cash balance is associated with a hyperlink to a cash balance report. (See discussion of claim 71 above)

With reference to Claim 78, Lewis discloses a method of claim 77, wherein the cash balance report describes cash transactions of the portfolio and a cash balance remaining after each of said cash transactions. (See Lewis Page 3 Paragraph 26)

With reference to Claim 79, Lewis discloses a method of claim 71 wherein the securities current basis balance is associated with a hyperlink to a portfolio status report. (See Lewis Page 3 Paragraph 26)

With reference to Claim 80, Lewis discloses a method of claim 79 wherein the securities current basis balance is associated with a hyperlink to a portfolio status report. (See discussion of claim 71 above)

With reference to Claim 81, Lewis discloses a method of claim 80, wherein the portfolio status report includes current value and gain and loss data for securities currently held in the portfolio. (See Lewis Page 3 Paragraph 26)

Art Unit: 3624

With reference to Claim 82, Lewis discloses a method of claim 81, wherein the current value and gain and loss data are calculated using real time price data. (See Lewis Page 3 Paragraphs 24 and 26)

With reference to Claim 83, Lewis discloses a method of claim 71 wherein the liability balances include a margin borrowed balance. (See Lewis Page 10 Paragraph 127 and Page 11 Paragraph 138)

With reference to Claim 84, Lewis discloses a method of claim 83, wherein the margin borrowed balance is associated with a hyperlink to a margin borrowed balance report. (See discussion of claim 71 above)

With reference to Claim 85, Lewis discloses a method of claim 84, wherein the margin borrowed balance report describes margin transactions of the portfolio and a margin borrowed balance remaining after each of said margin transactions. (See Lewis Page 3 Paragraph 26)

With reference to Claim 86, Lewis discloses a method of claim 71 wherein the liability balances include a margin interest balance. (See Lewis Page 3 Paragraph 26, Page 4 Paragraph 36 and Page 5 Paragraph 70) Margin maintenance amounts and interests are interpreted to include margin interest cost and balance.

With reference to Claim 87, Lewis discloses a method of claim 86, wherein the margin interest balance is associated with a hyperlink to a margin interest payable report. (See discussion of claim 71 above)

With reference to Claim 88, Lewis discloses a method of claim 87, wherein the margin interest payable report describes margin interest transactions of the portfolio and a margin

Art Unit: 3624

interest balance remaining after each of said margin interest transactions. (See Lewis Page 3 Paragraph 26, Page 4 Paragraph 36 and Page 5 Paragraph 70)

With reference to Claim 89, Lewis discloses a method of claim 71 wherein the liability balances include a taxes payable balance. (See Lewis Page 3 Paragraph 26) Payables are interpreted to include taxes payable also. (Also see Park Table 3)

With reference to Claim 90, Lewis discloses a method of claim 89 wherein the taxes payable balance is associated with a hyperlink to a taxes payable report that displays short-term and long-term realized and unrealized gains and losses for securities currently held in the portfolio, short-term and long-term taxes payable for realized and unrealized gains and losses for said securities, and short-term and long-term taxes paid for realized gains and losses of said securities. (See discussion of claim 71 above)

With reference to Claim 91, Lewis discloses a method of claim 90 wherein the unrealized gains and losses and the short-term and long-term taxes payable for said realized and unrealized gains and losses are calculated using real time price data. (See Lewis Page 3 Paragraphs 23, 24 and 26) (Also see Park Table 3)

With reference to Claim 92, Lewis discloses a method of claim 91 wherein the taxes payable include federal and state taxes that are calculated in accordance with user defined tax rates. (See Lewis Page 3 Paragraph 36) User modified business rules are interpreted to include user defined tax rates also. (Also see Park Table 3)

With reference to Claim 93, Lewis discloses a method of claim 71 wherein the equity balances include a cash invested balance. (See Lewis Page 3 Paragraph 23)

Art Unit: 3624

With reference to Claim 94, Lewis discloses a method of claim 93, wherein the cash invested balance is associated with a hyperlink to a cash invested report. (See discussion of claim 71 above)

With reference to Claim 95, Lewis discloses a method of claim 94, wherein the cash invested report describes cash invested transactions of the portfolio and a cash invested balance remaining after each of said cash invested transactions. (See Lewis Page 3 Paragraph 26)

With reference to Claim 96, Lewis discloses a method of claim 71 wherein the equity balances include a net worth balance. (See Lewis Page 4 Paragraph 36 and Page 5 Paragraph 70) The calculations are interpreted to include net worth calculations also.

With reference to Claim 97, Lewis discloses a method of claim 96 wherein the net worth balance is associated with a hyperlink to a net worth report. (See discussion of claim 71 above)

With reference to Claim 98, Lewis discloses a method of claim 97, wherein the net worth report includes gains and losses for securities of the portfolio, said gains and losses accounting for commissions, margin interest, and taxes. (See Lewis Page 4 Paragraph 36 and Page 5 Paragraph 70)

With reference to Claim 99, Lewis discloses a method of claim 98, wherein said gains and losses include unrealized gains and losses for securities currently held in the portfolio that are calculated using real time price data to provide real time unrealized gains and losses. (See Lewis Page 3 Paragraphs 24 – 26, Page 4 Paragraph 36 and Page 5 Paragraph 70)

With reference to Claim 100, Lewis discloses a method of claim 71 wherein the balances are calculated using real time price data to provide a real time financial position report. (See Lewis Page 3 Paragraph 24-26 and discussion of claim 71 above)

Art Unit: 3624

With reference to Claim 101, Lewis discloses a method of claim 71, wherein the method is performed in response to a request from a user for the financial position report. (See Lewis Page 3 Paragraph 23)

With reference to Claim 102, Lewis discloses a method of claim 101, wherein the request is received through the Internet. (See Lewis Page 3 Paragraph 29)

With reference to Claim 103, Lewis discloses a method of claim 71 wherein the transaction data records are accessed from a remote server through the Internet. (See Lewis Page 3 Paragraph 29)

With reference to Claim 104, Lewis discloses a method of claim 71 further comprising: calculating revenue and expense balances for the investment portfolio as a whole during a period of time using the transaction data records, wherein the sum of the revenue balances less the sum of the expense balances equals the net worth after taxes of the portfolio as a whole during said period of time; and generating reports supporting each of said revenue and expense balances and said net worth after taxes, wherein said financial position report further comprises a profit and loss section presenting said revenue and expense balances and said net worth after taxes for said period of time, wherein each of the respective revenue and expense balances is associated with a hyperlink to a corresponding report supporting the respective balance, and wherein the net worth after taxes is associated with a hyperlink to a corresponding report supporting said net worth after taxes. (See discussion of Claim 71 above)

With reference to Claim 105, Lewis discloses a method of claim 104 wherein the revenue balances include a gains and losses balance. (See Lewis Page 3 Paragraph 26, Page 4 Paragraph 36 and discussion of Claim 71 above)

Art Unit: 3624

With reference to Claim 106, Lewis discloses a method of claim 105, wherein the gains and losses balance is associated with a hyperlink to a gains and losses balance report. (See discussion of Claim 71 above)

With reference to Claim 107, Lewis discloses a method of claim 106, wherein the gains and losses balance report presents gross gains and losses excluding commissions and costs. (See Lewis Page 3 Paragraph 26, Page 4 Paragraph 36 and discussion of Claim 71 above)

With reference to Claim 108, Lewis discloses a method of claim 106 wherein gains and losses balance report presents net gains and losses including commissions and costs. (See Lewis Page 3 Paragraph 26, Page 4 Paragraph 36 and Page 5 Paragraph 70) Financial terms are interpreted to include commissions and tax liability.

With reference to Claim 109, Lewis discloses a method of claim 106 wherein the said gains and losses balance report includes bought value and realized and unrealized gains and losses of the portfolio. (See Lewis Page 3 Paragraph 26, Page 4 Paragraph 36 and Page 5 Paragraph 70)

With reference to Claim 110, Lewis discloses a method of claim 104 wherein said revenue balances include a dividends and interest balance. (See Lewis Paragraphs 70 and 99)

With reference to Claim 111, Lewis discloses a method of claim 110 wherein said dividends and interest balance is associated with a hyperlink to a dividends and interest balance report. (See discussion of Claim 71 above)

With reference to Claim 112, Lewis discloses a method of claim 111 wherein the dividends and interest balance report describes dividend and interest transactions of the portfolio

Art Unit: 3624

during said period and a dividends and interest balance remaining after each of said dividend and interest transactions. (See Lewis Paragraphs 70 and 99)

With reference to Claim 113, Lewis discloses a method of claim 104 wherein said expenses balances include a commissions and costs balance. (See Lewis Paragraphs 26 and 70)

With reference to Claim 114, Lewis discloses a method of claim 113 wherein said commissions and costs balance is associated with a hyperlink to a commissions and costs balance report. (See discussion of Claim 71 above)

With reference to Claim 115, Lewis discloses a method of claim 114 wherein the commissions and costs balance report describes commission and cost transactions of the portfolio during said period and a commissions and costs balance remaining after each of said commission and cost transactions. (See Lewis Paragraphs 26 and 70)

With reference to Claim 116, Lewis discloses a method of claim 104 wherein said expenses balances include a margin interest balance. (See Lewis Paragraphs 26 and 70)

With reference to Claim 117, Lewis discloses a method of claim 116, wherein said margin interest balance is associated with a hyperlink to a margin interest balance report. (See discussion of Claim 71 above)

With reference to Claim 118, Lewis discloses a method of claim 117 wherein the margin interest balance report describes margin interest transactions of the portfolio during said period and a margin interest balance remaining after each of said margin interest transactions. (See Lewis Paragraphs 102, 127 and 138)

With reference to Claim 119, Lewis discloses a method of claim 104 wherein said expense balances include a state and federal taxes balance. (See Lewis Page 3 Paragraphs 26 and

33, Page 4 Paragraph 36) User modified business rules are interpreted to include user defined tax rates also, which affect the calculation of the said balances. (Also see Park Table 3)

With reference to Claim 120, Lewis discloses a method of claim 119 wherein said state and federal taxes balance is associated with a hyperlink to a tax expenses report that displays short-term and long-term realized and unrealized gains and losses, and short-term and long-term tax expenses for said realized and unrealized gains and losses. (See discussion of claim 71 above)

With reference to Claim 121, Lewis discloses a method of claim 120 wherein said unrealized gains and losses and said short-term and long-term tax expenses for said realized and unrealized gains and losses are calculated using real time price data to provide real time unrealized gains and losses and real time short-term and long-term tax expenses for said realized and unrealized gains and losses.

With reference to Claim 122, Lewis discloses a method of claim 120 wherein said tax expenses include federal and state taxes that are calculated in accordance with user defined tax rates. (See Lewis Page 3 Paragraphs 26 and 33, Page 4 Paragraph 36) User modified business rules are interpreted to include user defined tax rates also. (Also see Park Table 3)

With reference to Claim 123, Lewis discloses a method of claim 104 wherein said balances are calculated using real time price data to provide a real time profit and loss activity report. (See Lewis Page 3 Paragraphs 23-26)

With reference to Claim 124, Lewis discloses a method of claim 104, further comprising: receiving transaction data characterizing a hypothetical what-if transaction; recalculating said asset, liability and equity balances, said revenue and expense balances, and said net worth after

Art Unit: 3624

taxes for the portfolio using said transaction data records and said what-if transaction data; and presenting said financial position report using said recalculated asset, liability and equity balances, said recalculated revenue and expense balances, and said recalculated net worth after taxes. (See Lewis Page 3 Paragraphs 23, 26 and 33, Page 4 Paragraph 36) User modified business rules are interpreted to include user defined tax rates also. (Also see Park Table 3) The tailoring of the process by the user is interpreted to include the step of specifying a hypothetical sale and generating a report based on the hypothetical sale. The steps of recalculating said asset, liability and equity balances for the portfolio using said transaction data records and said what-if transaction data; and presenting said financial position report using said recalculated said balances are implied by the combined teachings of Park and Lewis.

With reference to Claim 125 the following rejection is based on the assumption that it depends on claim 71 and not "claim 17" as recited in the application. With reference to Claim 125, Lewis discloses a method of claim 71, further comprising: calculating a performance measure indicating a rate of return for the portfolio as a whole that accounts for holding periods of individual securities currently or previously held in the portfolio using said transaction data records; and generating a report said performance measure, wherein said financial position report further comprises said performance measure, and wherein said performance measure is associated with a hyperlink to a corresponding report supporting the performance measure. (See Lewis Paragraphs 33, 36, 106 and 150 and discussion of claim 71 above) The customization of business rules includes reporting returns on individual securities basis and also on a portfolio basis.

With reference to Claim 126, Lewis discloses a method of claim 125, wherein the performance measure is a return on securities associated with a hyperlink to a return on securities report. (See discussion of claim 71 above)

With reference to Claim 127, Lewis discloses a method of claim 126, wherein the return on securities report presents gross gains and losses and gross return on investments excluding commissions and costs. (See Lewis Paragraphs 26, 33, 36 and 70) The business rules can be set by the user to present the gains/losses on a gross basis or a net basis.

With reference to Claim 128, Lewis discloses a method of claim 126, wherein the return on securities report presents net gains and losses and net return on investments including commissions and costs. (See Lewis Paragraphs 26, 33, 36 and 70) The business rules can be set by the user to present the gains/losses on a gross basis or a net basis.

With reference to Claim 129, Lewis discloses a method of claim 126, wherein the return on securities report includes months held, gains and losses and return on investment on a monthly and annual basis. (See Lewis Paragraphs 29, 33, 100 and 150)

With reference to Claim 130, Lewis discloses a method of claim 129, wherein the return on securities report includes individual investments. (See Lewis Paragraphs 33, 36 and 106) The customization of business rules includes reporting returns on individual securities basis and also on a portfolio basis.

With reference to Claim 131, Lewis discloses a method of claim 130, wherein the said return on securities report includes the overall portfolio. (See Lewis Paragraphs 99, 100 and 138)

Art Unit: 3624

With reference to Claim 132, Lewis discloses a method of claim 125, wherein the performance measure is a cash return on securities associated with a hyperlink to a cash return on securities report that presents a return on cash invested. (See discussion of claim 71 above)

With reference to Claim 133, Lewis discloses a method of claim 132, wherein the cash return on securities report presents gross gains and losses and gross return on investments excluding commissions and costs. (See Lewis Paragraphs 26, 33, 36 and 70) The business rules can be set by the user to present the gains/losses on a gross basis or a net basis.

With reference to Claim 134, Lewis discloses a method of claim 132, wherein the cash return on securities report presents net gains and losses and net return on investments including commissions and costs. (See Lewis Paragraphs 26, 33, 36 and 70) The business rules can be set by the user to present the gains/losses on a gross basis or a net basis.

With reference to Claim 135, Lewis discloses a method of claim 132, wherein the cash return on securities report includes months held, gains and losses, and return on investments on a monthly and annual basis. (See Lewis Paragraphs 29, 33, 100 and 150)

With reference to Claim 136, Lewis discloses a method of claim 135, wherein the return on securities report includes the overall portfolio. (See Lewis Paragraphs 99, 100 and 138)

With reference to Claim 137, Lewis discloses a method of claim 125, wherein said method is performed in response to a request from a user for the performance report. (See Lewis Paragraphs 29, 33 and 100)

With reference to Claim 138, Lewis discloses a method of claim 137, wherein said request specifies a period of time for the performance report. (See Lewis Page 12 Paragraph 150)

Art Unit: 3624

With reference to Claim 139, Lewis discloses a method of claim 137, wherein said request is received through the Internet. (See Lewis Page 3 Paragraph 29)

With reference to Claim 140, Lewis discloses a method of claim 125, wherein said transaction data records are accessed from a remote server through the Internet. (See Lewis Page 3 Paragraph 29)

Conclusion

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

N. Subramanian
March 20, 2003

RICHARD WEISBERGER
PRIMARY EXAMINER